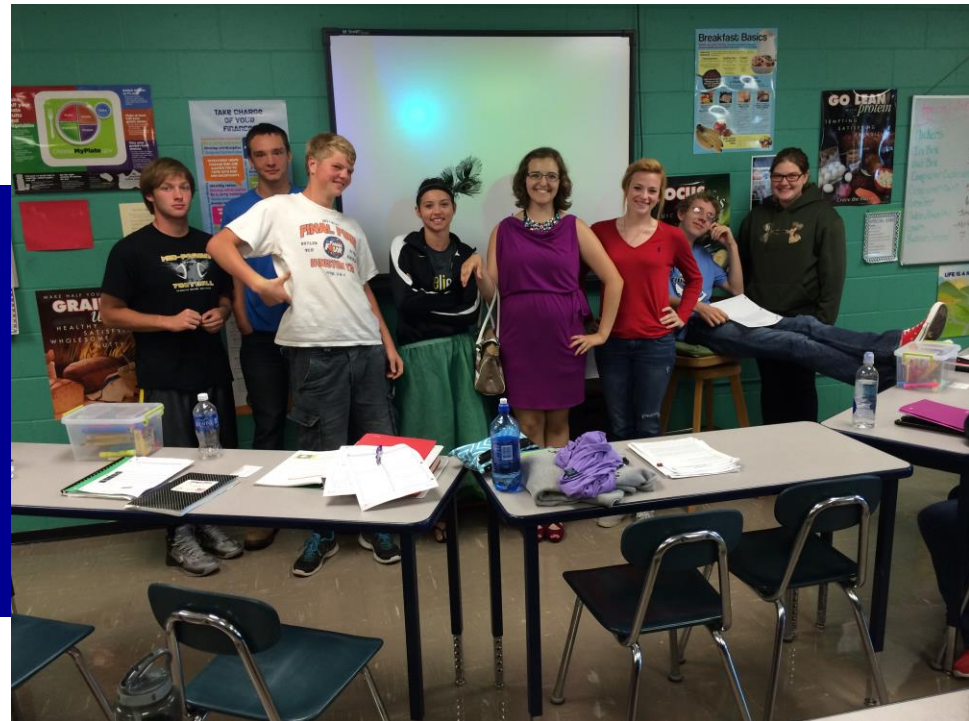


Financial Literacy Resources

ENGAGING STUDENTS IN LEARNING



Parking Lot Conversation:



What is your favorite finance topic to teach and why?



What is the hardest financial concept to teach students?



How long have you taught personal finance?



How do you keep passion in your practice?



How do you keep up to date on financial topics?



How do you incorporate technology into your class?

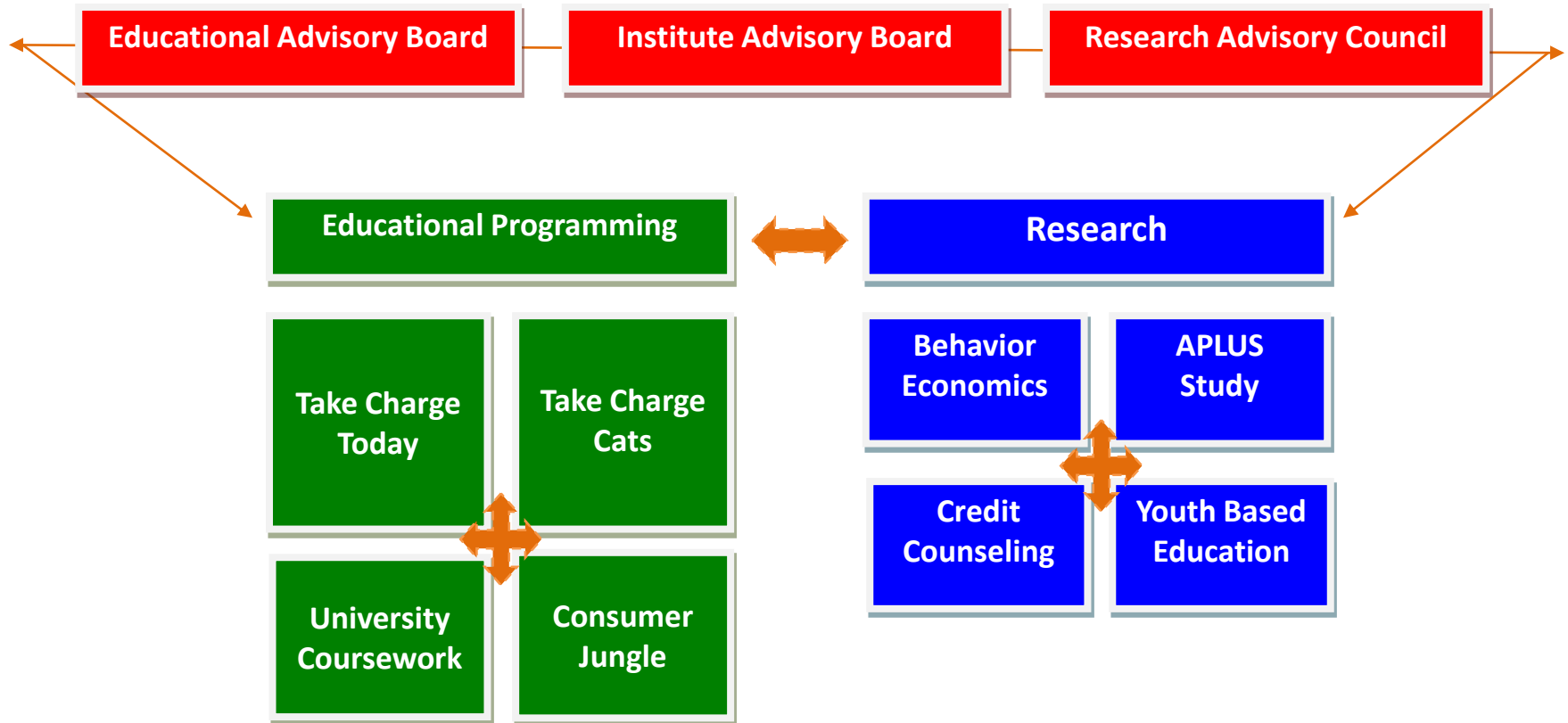


IMPROVE FINANCIAL LITERACY AND HELP CONSUMERS TO MAKE INFORMED FINANCIAL CHOICES IN TODAY'S COMPLEX MARKETS

TCAI MISSION

Take Charge Today Curriculum

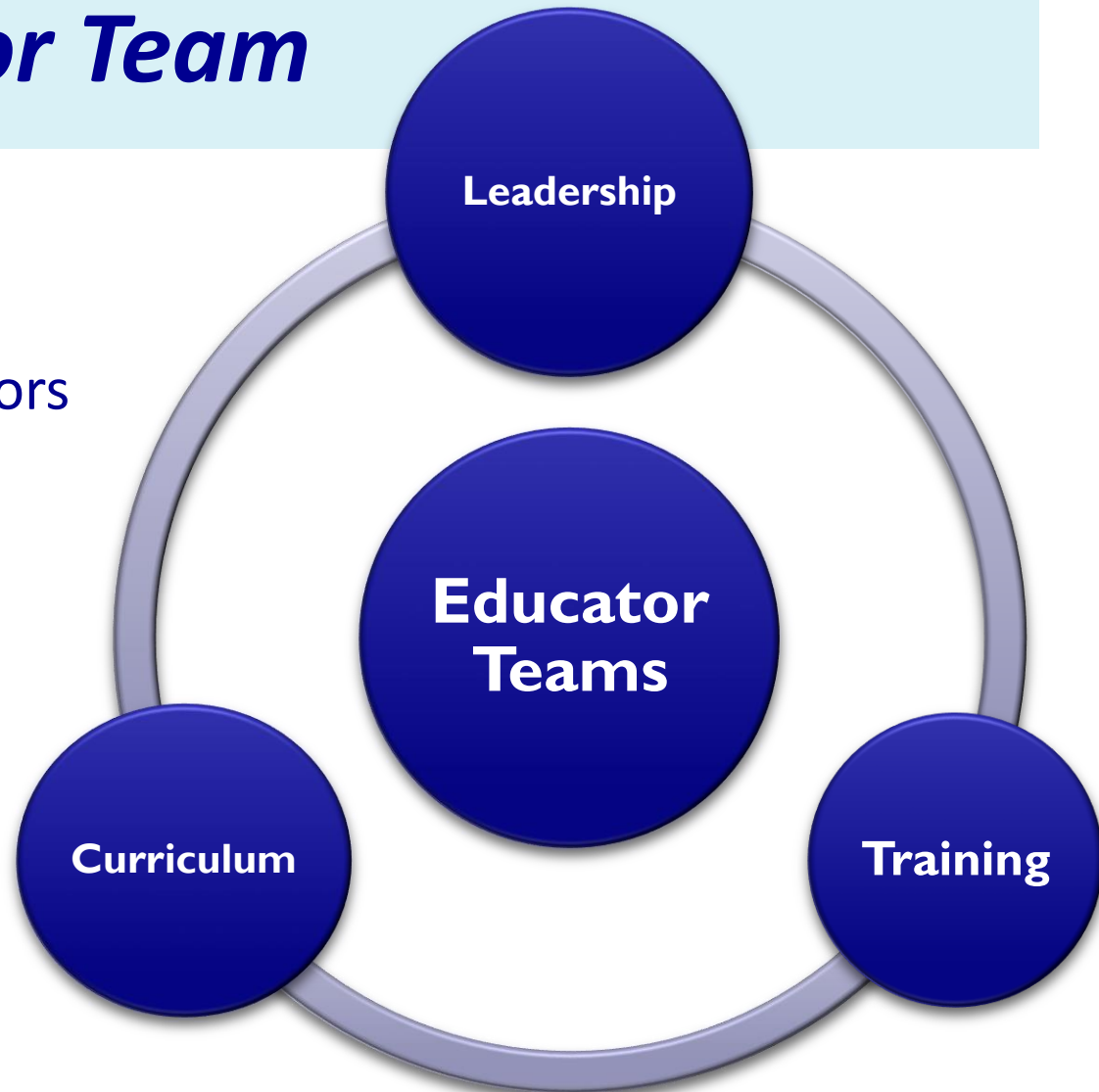
Teachers, University Researchers and Industry Experts



Scholars from the UA and other research universities, draw from a wide variety of academic disciplines to generate insights regarding consumer financial decisions and how to guide individuals to make better choices.

Master Educator Team

- Current classroom educators
 - Trainers
 - Lesson plan development, evaluation and modification
 - Guide Program



Four Core Principles

Your present self
impacts your
future self

TAKE CHARGE OF YOUR FINANCES

Work well with others
Identify values
Develop self-discipline
Design and implement plans

**YOU ARE
RESPONSIBLE
FOR YOUR PRESENT
SELF AND YOUR
FUTURE SELF.**

**INVESTMENT HELPS
MANAGE RISK AND
ALLOWS YOU TO
COPE WITH RISK
AND UNCERTAINTY.**

**Set goals/
Identify values**
Develop self-discipline
Design and implement plans

Identify values
Analyze impacts of your behavior
Work well with others
Develop decision-making skills
Analyze impacts of your behavior

**YOU ARE BETTER
OFF BEING IN A
COMMUNITY THAN
BY YOURSELF.**

**YOUR PRESENT
SELF IMPACTS
YOUR
FUTURE SELF.**

Identify values
Set goals/
Develop self-discipline

Work well with others

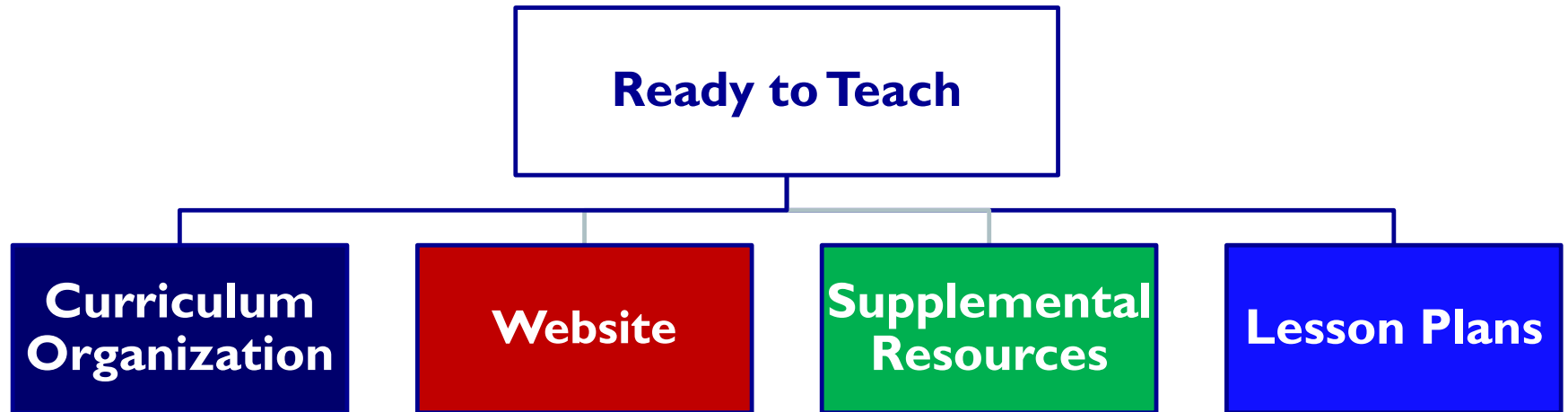
Identify values

Develop problem-solving skills

Work well with others

Set goals/
Identify values Consumer and personal finance education

Overview



Advanced Level
(grades 10-12)

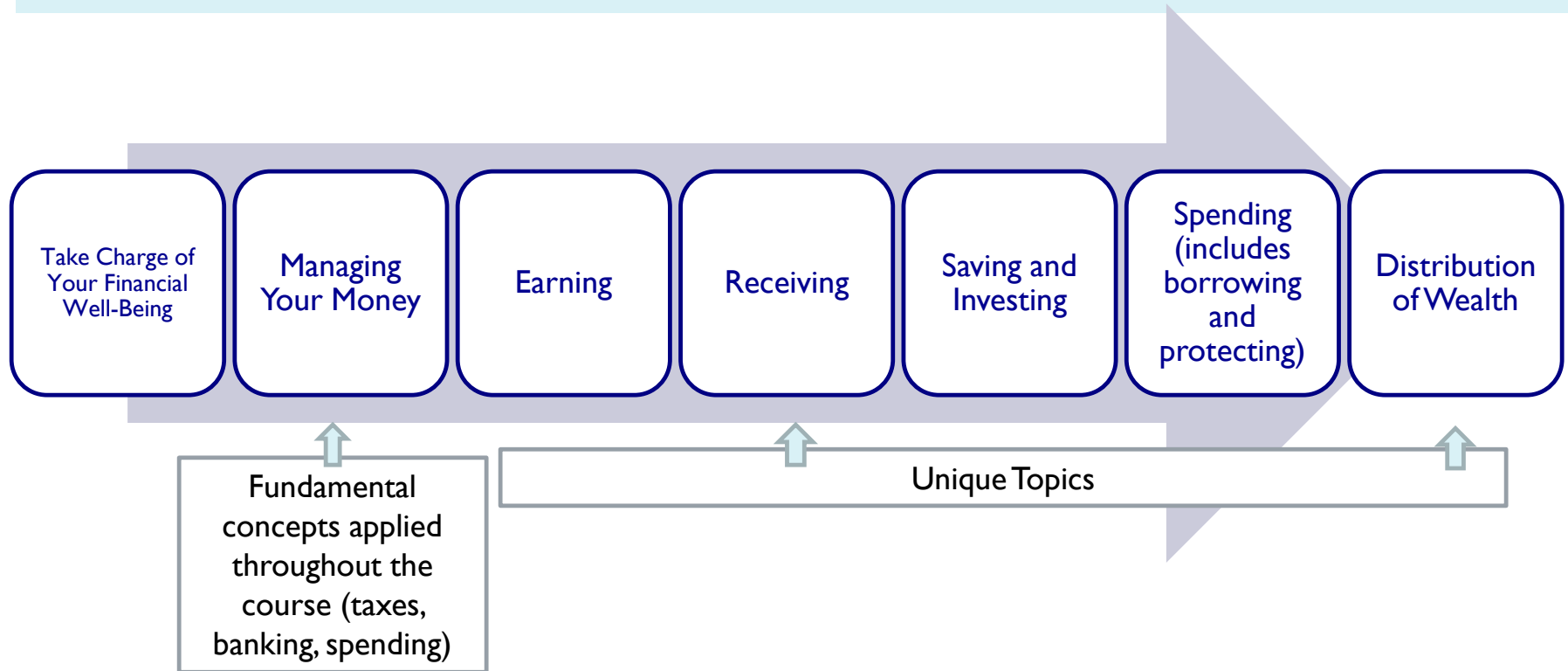
Introductory Level
(grades 7-9)

**Active
Learning
Tools**

**Service
Learning**

Visual Aids




Curriculum Units



Instructional Guide

A recommendation for instructional order



 TAKE CHARGE TODAY Financial Education for a Better Future		Page 1
Advanced Level Course Guide		
2,000 minutes		
The following course guide is designed as an outline for teaching the Advanced Level curriculum. The guide is designed for 2,000 minutes of classroom time. The recommended time allocated for each lesson plan is indicated in minutes.		
Lesson plans are designed to provide educators with a variety of options to mold a lesson to fit individual classroom needs. The recommended time allocated for each lesson plan includes the completion of:		
<ul style="list-style-type: none">- One anticipatory set- Recommended facilitation- One conclusion or assessment option		
Each lesson plan has a test bank of 3-5 multiple choice questions. These are available on the individual lesson plan download pages.		
Click on the title to download the curriculum material free of charge from the Take Charge Today website www.takechargetoday.org . You must be logged into your account to download materials.		
Lesson Plans		Recommended Time Allocated
Course Introduction		
Advanced Level Course Introduction		45
Total Time Allocated		45
Unit: Take Charge of Your Financial Well-Being		
Financial Decisions		130
Setting Financial Goals		135
Total Time Allocated		265
Unit: Managing Your Money		
Introduction to Depository Institutions		135
Statement of Financial Position		135
Income and Expense Statement		110
Total Time Allocated		380
Unit: Earning		
Invest in Yourself		135
Lifelong Employment		135
Getting Paid		135
Total Time Allocated		405
Unit: Receiving		
Receiving from Family, Friends, and Non-profits		45
Total Time Allocated		45
Unit: Saving and Investing		
Choose to Save		135
The Fundamentals of Investing		135
Total Time Allocated		265
Unit: Spending (includes protecting and borrowing)		
Credit Reports and Scores		135
Credit Basics		135
Protecting Yourself from Fraud: Identity Theft		140
Types of Insurance		90
Smart Consumer Spending		90
Total Time Allocated		590
Total Time Allocated		2,000
 THE UNIVERSITY OF ARIZONA		 TAKE CHARGE AMERICA
© Take Charge Today – August 2013 – Course Recommendation Funded by a grant from Take Charge America, Inc. to the Norton School of Family and Consumer Sciences at The University of Arizona		

Content Lessons

Ready-to-teach Design

Lesson Facilitation

Vocabulary
Activity
(optional)

Anticipatory
Set Options

Recommended
Facilitation

Conclusion
Options

Assessment
Options

Note Taking
Guide
(optional)

Activity-
based
review

Reinforcement
worksheet

PowerPoint
presentation

Project-
based
assessment



Not every piece of material for
each lesson is to be used

Lesson Plan Template- Logistics

Page | 1
2.2.3

■ Curriculum
Type/Level

■ Recommended
Grade Level

STATEMENT OF FINANCIAL POSITION		
<div> TAKE CHARGE TODAY Financial Education for a Better Future</div> <div>Advanced Level www.takechargetoday.arizona.edu</div> <div> TAKE CHARGE AMERICA Institute For Consumer Financial Education and Research</div>		
RECOMMENDED GRADE LEVELS	AVERAGE TIME TO COMPLETE	EACH LESSON PLAN IS DESIGNED AND CONTINUALLY EVALUATED "BY EDUCATORS, FOR EDUCATORS." THANK YOU TO THE FOLLOWING EDUCATORS FOR DEVELOPING COMPONENTS OF THIS LESSON PLAN.
10-12	Anticipatory Set & Facilitation: 75 minutes Conclusion/Assessment Options: 10-60 minutes <i>Time does not include optional items.</i>	<ul style="list-style-type: none">Tracey Newman, Family and Consumer Sciences Educator, Ste. Genevieve, MissouriMichelle Keech, Business Educator, Tremont, IllinoisShelly Stanton, Business Educator, Billings, MontanaKathie Beck, Family and Consumer Sciences Educator, Holland, Michigan

Time to Complete

- Average
 - Anticipatory set/facilitation
 - Conclusion/assessment options
- Total time depends on options selected

Indicated for every lesson plan section

STATEMENT OF FINANCIAL POSITION



TAKE CHARGE TODAY
Financial Education for a Better Future

Advanced Level


www.takechargetoday.arizona.edu



TAKE CHARGE AMERICA Institute
For Consumer Financial Education and Research

RECOMMENDED GRADE LEVELS	AVERAGE TIME TO COMPLETE	EACH LESSON PLAN IS DESIGNED AND CONTINUALLY EVALUATED "BY EDUCATORS, FOR EDUCATORS." THANK YOU TO THE FOLLOWING EDUCATORS FOR DEVELOPING COMPONENTS OF THIS LESSON PLAN.
10-12	Anticipatory Set & Facilitation: 75 minutes Conclusion/Assessment Options: 10-60 minutes <i>Time does not include optional items.</i>	<ul style="list-style-type: none"> ▪ Tracey Newman, Family and Consumer Sciences Educator, Ste. Genevieve, Missouri ▪ Michelle Keech, Business Educator, Tremont, Illinois ▪ Shelly Stanton, Business Educator, Billings, Montana ▪ Kathie Beck, Family and Consumer Sciences Educator, Holland, Michigan

ANTICIPATORY SET



 **Approximate time:** 2 minutes
Materials to prepare:

- *Statement of Financial Position PowerPoint Presentation 2.2.3.G1*
- *Technology Integration Options Active Learning Tool 3.0.50 for reference*

Who is wealthier?

1. Present the *Statement of Financial Position PowerPoint Presentation 2.2.3.G1*.
2. On slide 2, ask participants to vote on who they think is wealthier, Ian or Mitchell.
3. If desired, add up the votes to compare the results at the end of instruction. This could be completed in a variety of ways:
 - a. Have participants raise their hands to cast their vote.
 - b. Use software on an interactive whiteboard or a classroom response system.
 - c. Use a polling or brainstorming/discussion website. Refer to the *Technology Integration Options Active Learning Tool 3.0.50* guide for specific websites.
4. Tell participants that they will learn more about wealth, net worth, and income throughout the lesson.



Discussion questions are indicated by a question mark icon throughout the PowerPoint.

Standards

- National Standards for Financial Literacy
- American Association of Family and Consumer Sciences
- Council for Economic Education
- National Jump\$tart Coalition
- Common Core English Language Arts

Page | 1
2.2.3

STATEMENT OF FINANCIAL POSITION		
<div>  TAKE CHARGE TODAY <small>Financial Education for a Better Future</small> </div> <div> <i>Advanced Level</i> www.takechargetoday.arizona.edu </div> <div>  TAKE CHARGE AMERICA Institute <small>For Consumer Financial Education and Research</small> </div>		
RECOMMENDED GRADE LEVELS	AVERAGE TIME TO COMPLETE	EACH LESSON PLAN IS DESIGNED AND CONTINUALLY EVALUATED "BY EDUCATORS, FOR EDUCATORS." THANK YOU TO THE FOLLOWING EDUCATORS FOR DEVELOPING COMPONENTS OF THIS LESSON PLAN.
10-12	Anticipatory Set & Facilitation: 75 minutes Conclusion/Assessment Options: 10-60 minutes <i>Time does not include optional items.</i>	<ul style="list-style-type: none"> ▪ Tracey Newman, Family and Consumer Sciences Educator, Ste. Genevieve, Missouri ▪ Michelle Keech, Business Educator, Tremont, Illinois ▪ Shelly Stanton, Business Educator, Billings, Montana ▪ Kathie Beck, Family and Consumer Sciences Educator, Holland, Michigan
NATIONAL STANDARDS		LESSON PLAN OBJECTIVES
The curriculum is aligned to the following national standards: <ul style="list-style-type: none"> ▪ National Standards for Financial Literacy ▪ American Association of Family and Consumer Sciences ▪ Council for Economic Education ▪ National Business Education ▪ National Jump\$tart ▪ Common Core English Language Arts 		Upon completion of this lesson, participants will be able to: <ul style="list-style-type: none"> ▪ Describe the importance of net worth ▪ Compare the difference between income and net worth ▪ Explain why a Statement of Financial Position is an important financial planning tool ▪ Create a Statement of Financial Position

Alignment charts available online

Materials

Provided
in the
lesson

Provided
by TCT
but as a
separate
download

Acquired
separately

CHOOSE TO SAVE

Advanced Level

www.takechargetoday.arizona.edu



RECOMMENDED GRADE LEVELS	AVERAGE TIME TO COMPLETE	EACH LESSON PLAN IS DESIGNED AND CONTINUALLY EVALUATED "BY EDUCATORS, FOR EDUCATORS." THANK YOU TO THE FOLLOWING EDUCATORS FOR DEVELOPING COMPONENTS OF THIS LESSON PLAN.
10-12	Anticipatory Set & Facilitation: 105 minutes Conclusion/Assessment Options: 20-60 minutes <i>Time does not include the vocabulary activity or potential modifications.</i>	<ul style="list-style-type: none"> Tracey Newman, Family and Consumer Sciences Educator, Ste. Genevieve, Missouri Margie Chinadle, Family and Consumer Sciences Educator, Ruidard, Montana

NATIONAL STANDARDS	LESSON PLAN OBJECTIVES
<p>The curriculum is aligned to the following national standards:</p> <ul style="list-style-type: none"> National Standards for Financial Literacy American Association of Family and Consumer Sciences Council for Economic Education National Business Education National JumpStart Coalition Common Core English Language Arts 	<p>Upon completion of this lesson, participants will be able to:</p> <ul style="list-style-type: none"> Evaluate the importance of saving money Assess the importance of developing financial goals when saving money Analyze the trade-offs and opportunity costs when saving money Implement the pay yourself first strategy Summarize the time value of money concept Identify the benefits of compounding interest on savings

MATERIALS		
MATERIALS PROVIDED IN THIS LESSON PLAN	MATERIALS SPECIFIC TO THIS LESSON PLAN BUT AVAILABLE AS A SEPARATE DOWNLOAD	MATERIALS TO ACQUIRE SEPARATELY DEPENDING ON OPTIONS TAUGHT
<ul style="list-style-type: none"> My Savings Quest 2.4.1.A1 Take a Chance Tracking 2.4.1.A2 Choose to Save reinforcement worksheet 2.4.1.A3 To Save or Not To Save Essay Rubric 2.4.1.B1 Choose to Save Vocabulary List 2.4.1.E1 The Roommates: Saving Script 2.4.1.E3 Choose to Save Information Sheet 2.4.1.F1 Take a Chance Cards 2.4.1.H1 Choose to Save Note Taking Guide 2.4.1.L1 	<ul style="list-style-type: none"> Choose to Save Answer Key 2.4.1.C1 The Roommates: Saving Prezi Presentation 2.4.1.E2 Choose to Save PowerPoint presentation 2.4.1.G1 Saving and Investing Unit Multiple Choice Test Bank & Answer Key 2.4.0.M1 & C1 	<ul style="list-style-type: none"> Bingo markers (could be beans, buttons, glass rocks, etc.) Children's books about saving Large bag of Jelly Beans (or other candies or markers) with a minimum of six colors Clear containers (Ziploc sacks, clear bowl, graduated cylinder, clear piggy bank, etc.)



Look for this icon in each lesson plan section to determine what specific materials are needed for the options you use.

Supplemental Resources

External
Resources

Take Charge Today
Resources

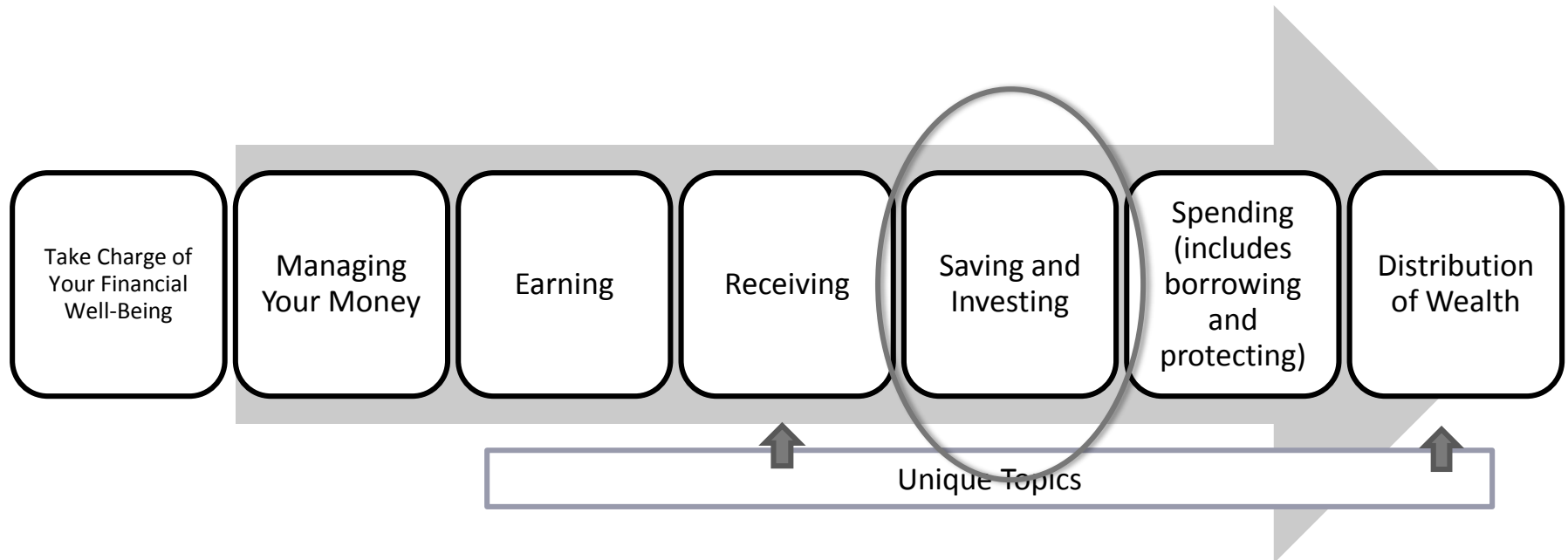
Similar content
lesson plans

Optional
resources

RESOURCES	
EXTERNAL RESOURCES	
External resources referenced in this lesson plan:	
▪ Kelley Blue Book: www.kbb.com	
TAKE CHARGE TODAY RESOURCES	
Similar lesson plan at a different level:	Optional lesson plan resources:
▪ None available	▪ Card Sort Active Learning Tool 3.0.9
	▪ Technology Integration Options Active Learning Tool 3.0.50
	▪ Income and Expense Statement Lesson Plan 2.2.4
	▪ Spending Plans Lesson Plan 2.2.5
	▪ Setting Financial Goals Lesson Plan 2.1.4
	▪ Vocabulary Reinforcement Activities Active Learning Tool 3.0.36

A variety of resources are recommended to help you customize instruction to your educational environment

UNIT FIVE



SAVING AND INVESTING

Choose to
Save

Fundamentals
of Investing

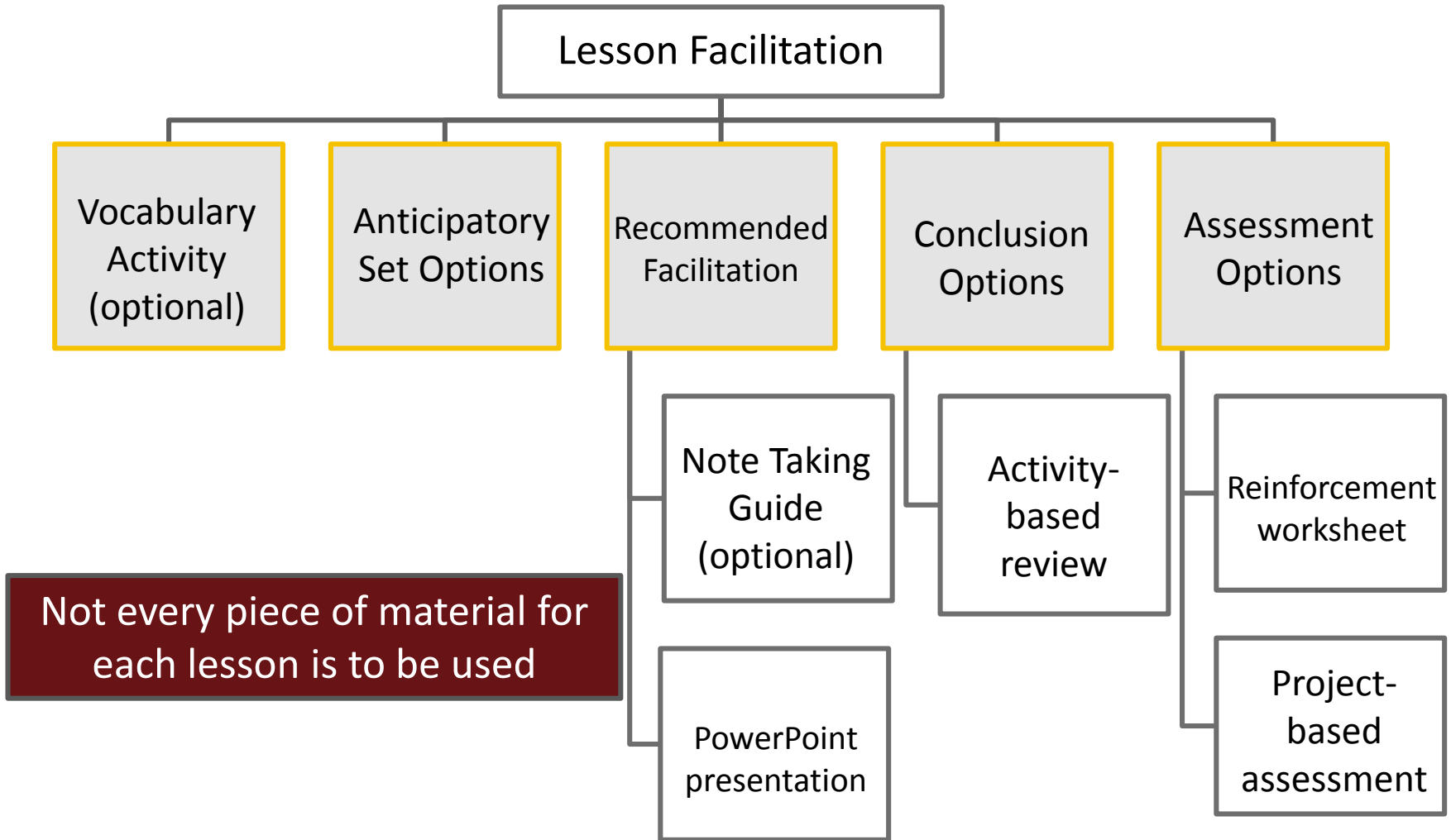
Savings Tools

Time Value of
Money Math

It's My Life
Assessment

CONTENT LESSONS

READY-TO-TEACH DESIGN



WHY SAVE?

Your present self impacts your future self

By saving money today you will have financial security in the future

Emergency savings

- Cash set aside to cover the cost of unexpected events

Short-term goals & expenses

- Pay for items that aren't part of a typical spending plan

Financial security

- Lower stress
- Lower negative emotions



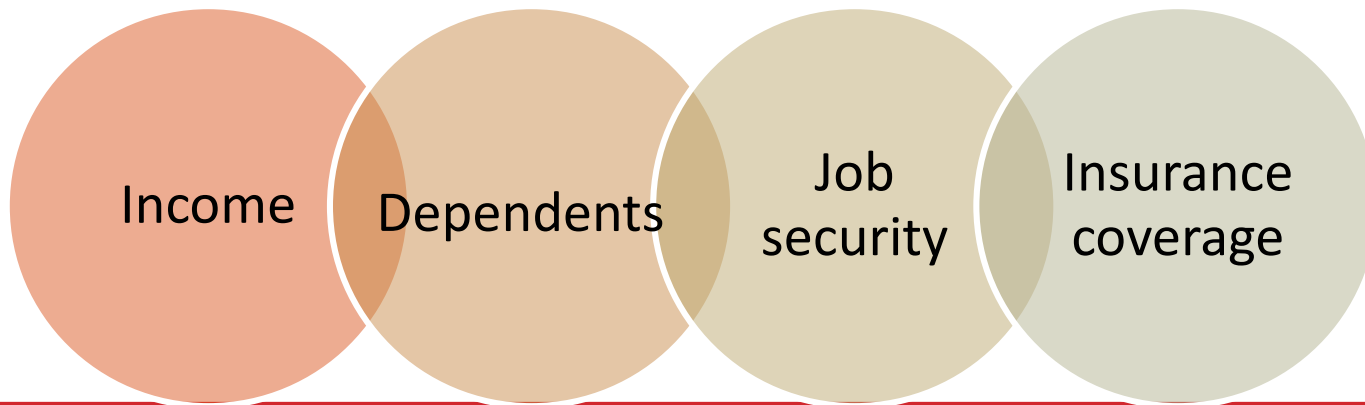
What are examples of emergency expenses?

HOW MUCH MONEY SHOULD BE SAVED?

At least six months worth of
expenses in emergency savings

$$\begin{array}{c} \$2,000 \\ \text{month} \\ \text{ly} \\ \text{expen} \\ \text{ses} \end{array} \times \begin{array}{c} 6 \\ \text{month} \\ \text{s} \end{array} = \begin{array}{c} \$12,00 \\ 0 \end{array}$$

Depends on...

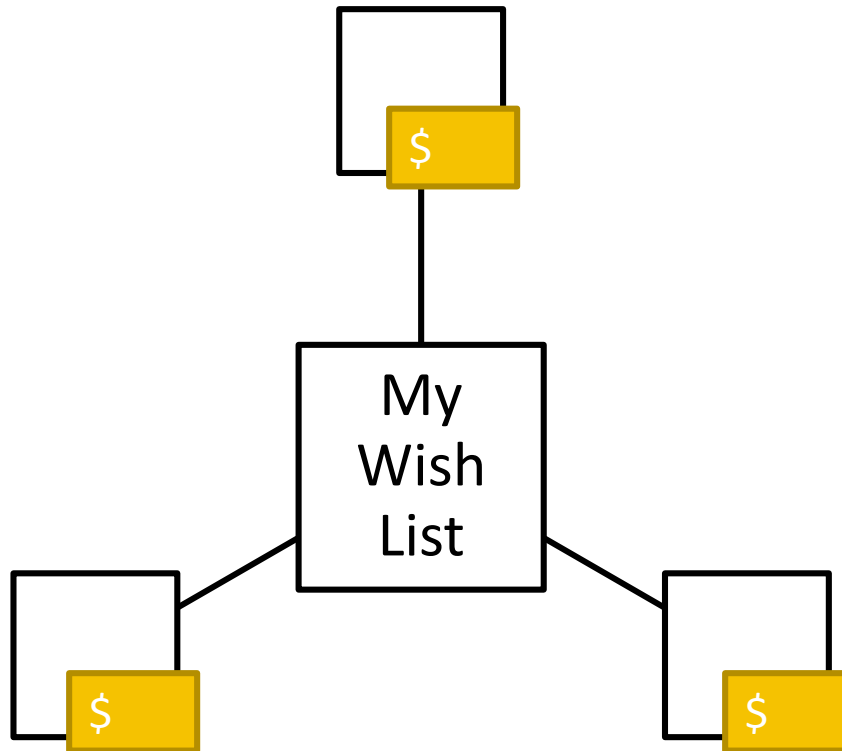


MY SAVING QUEST

PART 1: MY WISH LIST



Brainstorm a personal wish list for yourself

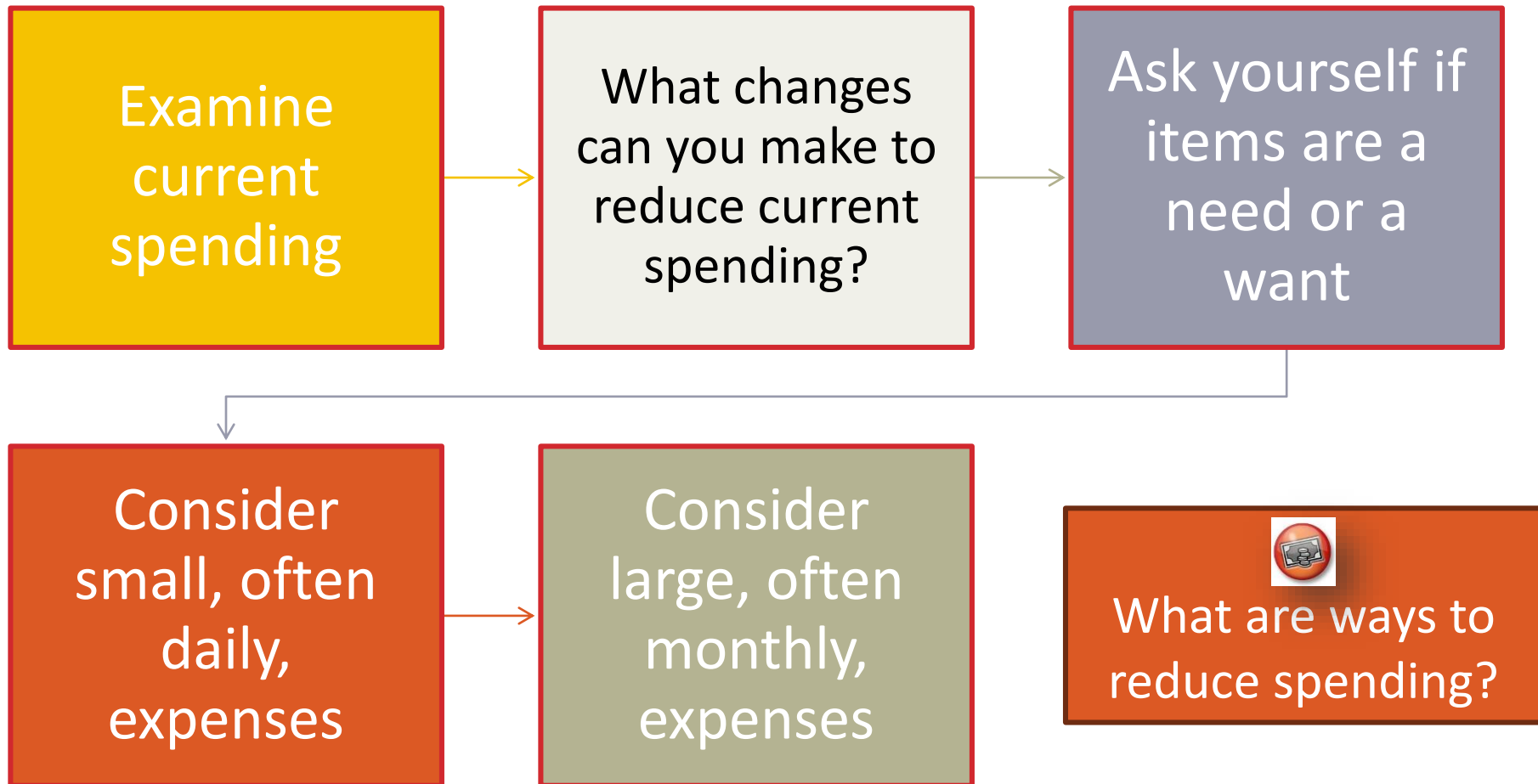


Approximately how much does each item cost?

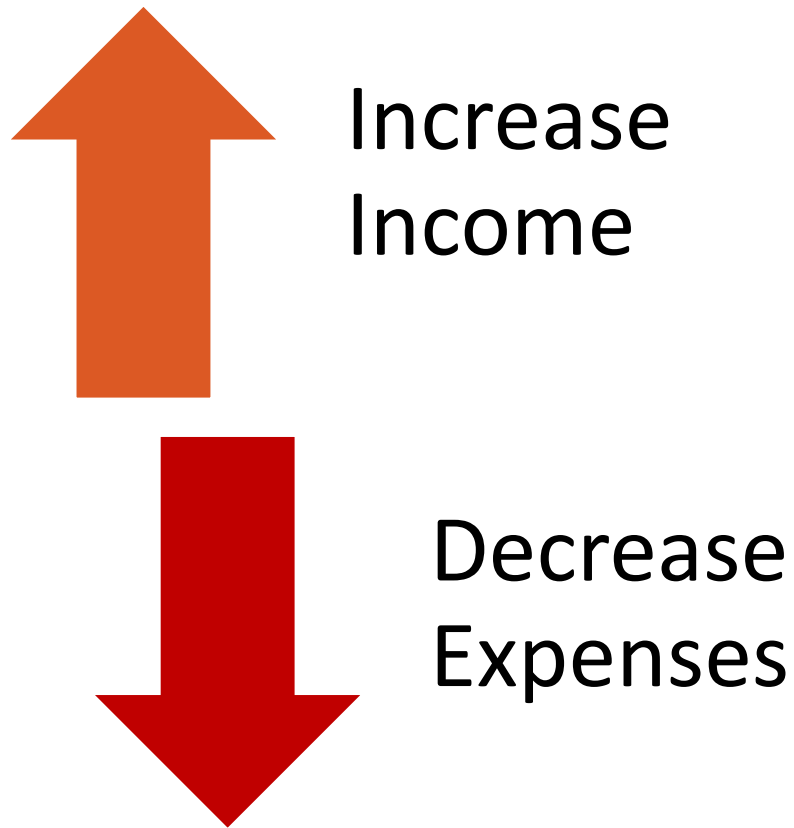


Place a star ★ next to the item you would like to start saving for today

IDENTIFYING MONEY TO SAVE



IDENTIFYING MONEY TO SAVE



DO IT YOURSELF

Instead of paying someone



Trade-off



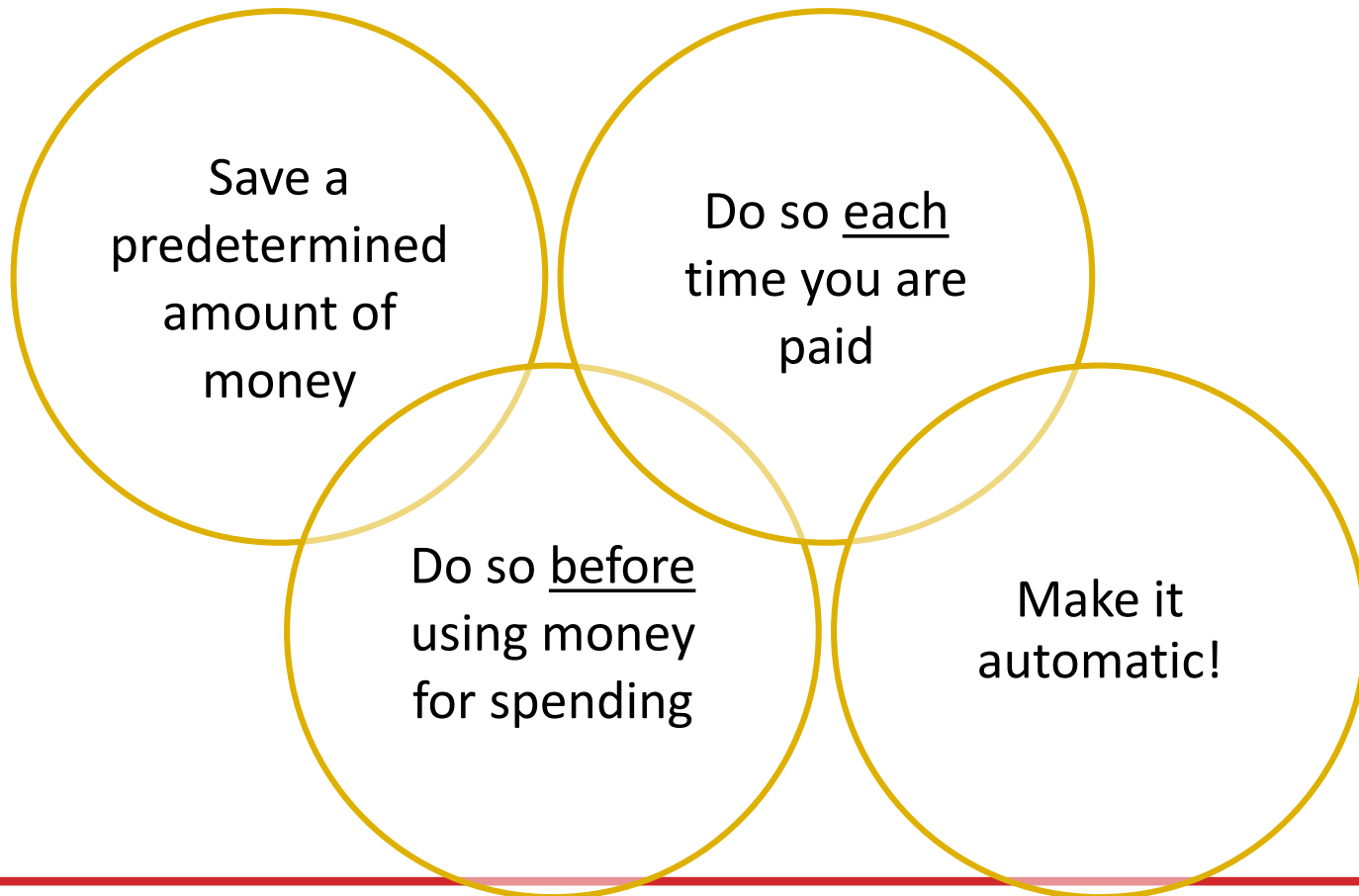
Investing time and skills



What can you do yourself to save money?

PAY YOURSELF FIRST

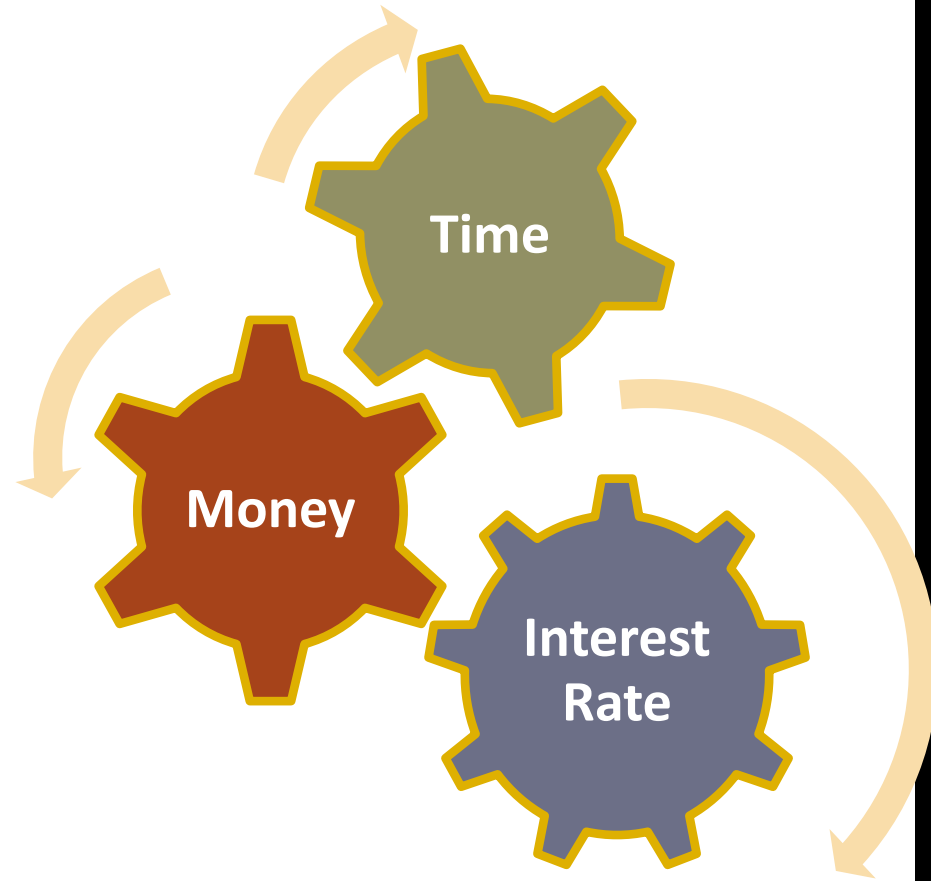
Your present self impacts you future self!



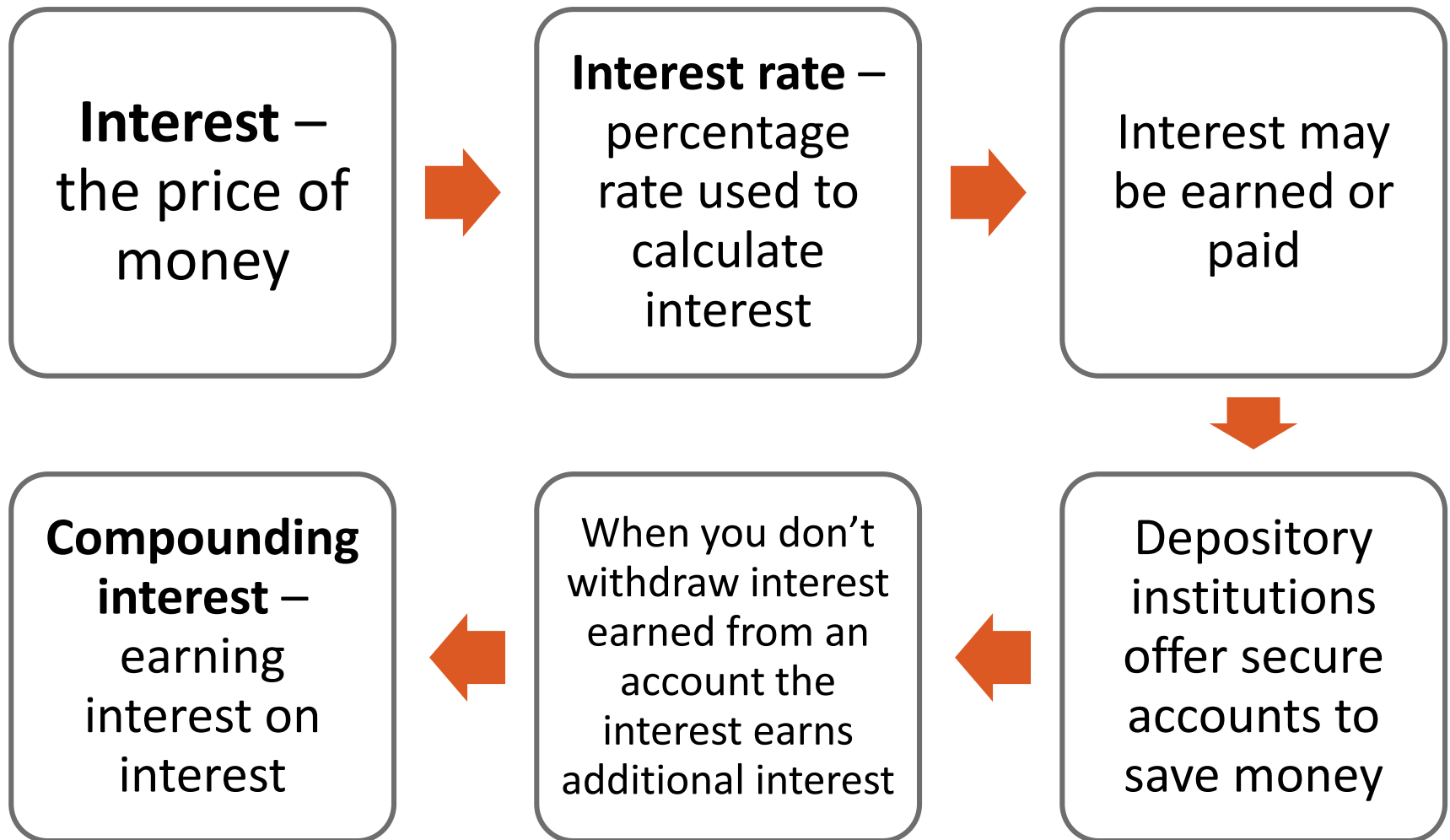
SAVED MONEY PROVIDES FOR YOUR FUTURE SELF....

... and can increase in value!

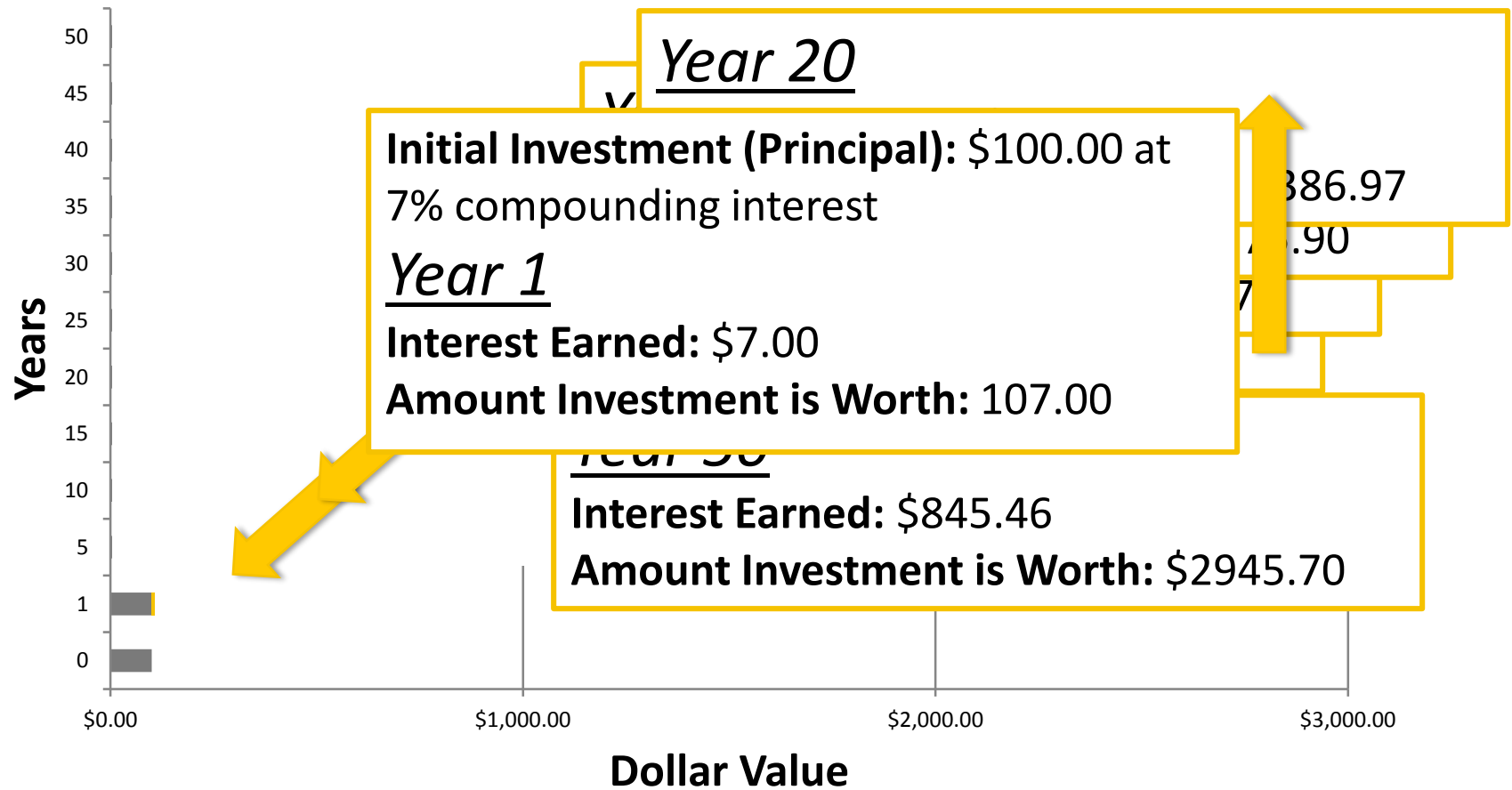
Time Value of Money -
money available at the
present time (today) is
worth more than the
same amount if received
in the future



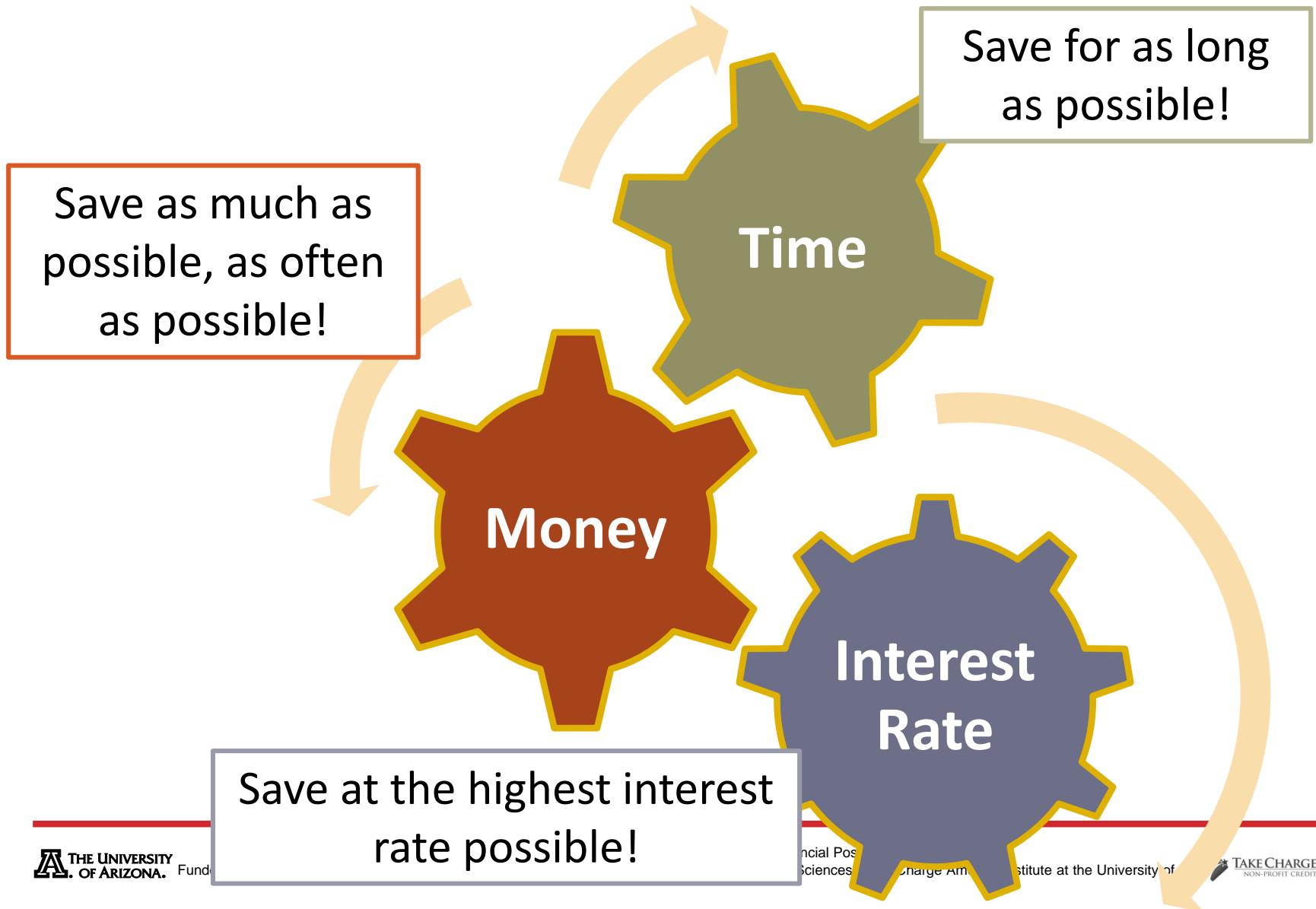
WHAT IS INTEREST?



TIME VALUE OF MONEY MAGIC!



MAXIMIZE YOUR RETURN!



SAVINGS IS AN ESSENTIAL COMPONENT OF A FINANCIAL PLAN

Reduces future
financial
uncertainty

Reduces
negative
emotions

Requires
trade-offs be
made

Best
accomplished
when
automatic

Opportunity
for savings to
increase in
value

Assessment Options

Reinforcement
Worksheet

Children's
Book Creation

It's My Life
Assessment

Life of...

NEFE High School Financial Planning Program

Teach It Your Way

Six stand-alone student guides plus a wealth of online resources make it a cinch to tailor lessons to your class and your schedule.

[Learn More](#)



PowerPoint presentations are now easier to download!

[State Info](#)



Give Teens a Head Start on Financial Independence

For 30 years this proven turnkey program has been used to create a lasting change in money management behaviors for nearly 8 million teens and young adults. Pick and choose the lessons you want to use to teach teens either in classroom or workshop settings.

What's New

April 13, 2015

NEFE Using Credit Lesson

Jump\$tart Coalition for Personal Financial Literacy

- Jumpstart Clearinghouse – online library of financial literacy resources
- Standards for K-12 Personal Finance Education
- Best Practices Guide
- Reality Check – online simulation experience



Jump\$tart Coalition® for Personal Financial Literacy



Coming Soon!! Elementary Curriculum



Federal Reserve Resources

Questions